

<b>Information to identify the case:</b>			
Debtor 1	<u>Maria A. Stitt</u>		
	First Name	Middle Name	Last Name
Debtor 2	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-10445-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria A. Stitt

9/22/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Maria A. Stitt  
DebtorCase No. 15-10445-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: nsha  
Form ID: 3180WPage 1 of 2  
Total Noticed: 40

Date Rcvd: Sep 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2020.

db #+Maria A. Stitt, PO Box 9, Crown, PA 16220-0009  
 cr +Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911  
 cr +Mitch A. Stitt, 648 Mays Road, Clarion, PA 16214-5614  
 14031478 +Aes/Psecu, Po Box 61047, Harrisburg, PA 17106-1047  
 14066580 +Erie Community Credit Union, Carol F. Messenger, Payment Solutions Ma, 1129 State Street, Erie, PA 16501-1911  
 14031485 +Erie Community Fcu, 1129 State St, Erie, PA 16501-1911  
 14031486 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363  
 14031487 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
 14046823 +Mitch Stitt, 980 Madden Drive, Lucinda, PA 16235-1414  
 14034010 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197)  
 14056005 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 14116448 +PNC Bank, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14046827 +PNC Mortgage, Bankruptcy Department, Mail: B6-YM07-01-8, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14031490 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 14046828 +Primary Health Network, P.O. Box 716, Sharon, PA 16146-0716  
 14031492 +Slsc Pa State Emp Cr U, Po Box 61047, Harrisburg, PA 17106-1047  
 14046835 UPMC, PO Box 371842, Pittsburgh, PA 15250-7842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 23 2020 04:22:14  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 23 2020 04:22:14 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 cr EDI: RECOVERYCORP.COM Sep 23 2020 07:53:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 14031479 +EDI: GMACFS.COM Sep 23 2020 07:53:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 14031481 EDI: BANKAMER.COM Sep 23 2020 07:53:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
 14031480 +EDI: TSYS2.COM Sep 23 2020 07:53:00 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 14031482 +EDI: CAPITALONE.COM Sep 23 2020 07:53:00 Cap One Na, Po Box 26625, Richmond, VA 23261-6625  
 14031483 +EDI: CAPITALONE.COM Sep 23 2020 07:53:00 Cap1/Ymaha, 90 Christiana Rd, New Castle, DE 19720-3118  
 14057882 EDI: CAPITALONE.COM Sep 23 2020 07:53:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14046819 +EDI: CCS.COM Sep 23 2020 07:53:00 Credit Collection Services, Two Wells Avenue, Dept. 9135, Newton, MA 02459-3225  
 14336072 EDI: ECMC.COM Sep 23 2020 07:53:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 14031488 +E-mail/Text: bankruptcy@huntington.com Sep 23 2020 04:22:16 Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060  
 14031484 EDI: JPMORGANCHASE Sep 23 2020 07:53:00 Chase Card, Po Box 15298, Wilmington, DE 19850  
 14046822 +E-mail/Text: support@ljross.com Sep 23 2020 04:21:58 L.J. Ross, PO Box 6099, Jackson, MI 49204-6099  
 14046824 +E-mail/Text: egssupportservices@alorica.com Sep 23 2020 04:22:26 NCO Financial, 507 Prudential Road, Horsham, PA 19044-2308  
 14031489 +E-mail/Text: bankruptcynotices@psecu.com Sep 23 2020 04:22:38 P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990  
 14093750 EDI: PRA.COM Sep 23 2020 07:53:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14039376 EDI: RECOVERYCORP.COM Sep 23 2020 07:53:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 14031491 +EDI: SEARS.COM Sep 23 2020 07:53:00 Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 14031493 +EDI: RMSC.COM Sep 23 2020 07:53:00 Synch/Jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007  
 14031494 +EDI: RMSC.COM Sep 23 2020 07:53:00 Synch/Jcp, Po Box 965007, Orlando, FL 32896-5007  
 14031495 +EDI: RMSC.COM Sep 23 2020 07:53:00 Synch/Walmart, Po Box 965024, Orlando, FL 32896-5024  
 14046834 +EDI: RMSC.COM Sep 23 2020 07:53:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank, National Association  
 cr PNC Bank, National Association

District/off: 0315-1

User: nsha  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Sep 22, 2020

cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
14046814\* +Aes/Psecu, Po Box 61047, Harrisburg, PA 17106-1047  
14046816\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
14046815\* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
14046817\* +Cap One Na, Po Box 26625, Richmond, VA 23261-6625  
14046820\* +Erie Community Fcu, 1129 State St, Erie, PA 16501-1911  
14046821\* +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
14046818\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card, Po Box 15298, Wilmington, DE 19850)  
14046825\* +P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990  
14046826\* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
14046829\* +Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
14046830\* +Slsc Pa State Emp Cr U, Po Box 61047, Harrisburg, PA 17106-1047  
14046831\* +Syncb/Jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007  
14046832\* +Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007  
14046833\* +Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024

TOTALS: 2, \* 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 24, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Bank, National Association  
andygornall@latouflawfirm.com  
Brian Nicholas on behalf of Creditor PNC Bank, National Association bnicholas@kmlawgroup.com  
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,  
ewassall@logs.com  
Jennifer B. Hirneisen on behalf of Creditor Erie Community Credit Union jhirneisen@mijb.com,  
sburick@mijb.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Maria A. Stitt ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,  
cblack@udren.com  
Tina M. Fryling on behalf of Creditor Mitch A. Stitt tinafryling@gmail.com,  
tfryling@mercyhurst.edu/r53088@notify.bestcase.com

TOTAL: 9